



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [BERKSHIRE HILLS BANCORP, INC](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [11,320,477](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BERKSHIRE HILLS BANCORP, INC
60 STATE STREET
BOSTON, MA 02109

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	11,379,900			12,281,206			12,073,869			12,852,498			12,969,762		
Net income (\$000)	62,028			98,416			118,664			-533,017			97,450		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.90	2.79	54	2.46	2.65	31	2.46	2.60	36	2.51	2.77	27	2.87	3.01	36
+ Non-interest income	0.63	0.94	36	1.31	1.09	67	1.17	1.04	62	0.55	1.21	22	0.60	1.32	18
- Overhead expense	2.54	2.18	79	2.34	2.21	61	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26
- Provision for credit losses	0	0.10	11	0.03	-0.12	81	0	-0.09	69	0.59	0.51	62	0.27	0.15	82
+ Securities gains (losses)	0	0	69	0	0.01	23	0	0.01	23	0	0.02	6	0	0.01	50
+ Other tax equivalent adjustments	0	0	48	0	0	87	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.97	1.46	10	1.41	1.76	24	1.29	1.66	20	-4.10	1.04	3	1.01	1.56	11
Net operating income	0.73	1.10	12	1.07	1.34	24	0.98	1.26	19	-3.99	0.81	3	0.78	1.19	15
Net income	0.73	1.10	12	1.07	1.34	24	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	13
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.44	3.36	58	2.95	3.12	37	2.93	3.06	38	3.50	3.55	44	4.41	4.41	52
Interest expense	0.30	0.35	46	0.36	0.26	75	0.33	0.25	74	0.78	0.52	79	1.23	1.08	67
Net interest income (tax equivalent)	3.14	3.01	54	2.59	2.85	29	2.60	2.80	33	2.72	3.01	26	3.18	3.33	36
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.09	78	0.29	0.12	89	0.28	0.11	90	0.54	0.27	81	0.34	0.21	76
Earnings coverage of net loan and lease losses (X)	8.48	36.38	29	7.54	26.30	25	7.17	39.72	19	-9.19	22.91	5	4.79	24.40	21
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.17	60	1.65	1.32	77	1.55	1.23	79	1.52	1.58	51	0.67	0.83	36
Allowance for loan and lease losses / Total loans and leases	1.21	1.15	61	1.65	1.30	79	1.55	1.20	80	1.52	1.55	52	0.66	0.81	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.39	68	0.54	0.58	52	0.52	0.49	59	0.82	0.71	65	0.43	0.57	36
30–89 days past due loans and leases / Total loans and leases	0.18	0.33	40	0.27	0.29	57	0.58	0.32	83	0.22	0.39	30	0.25	0.43	32
Liquidity and Funding															
Net noncore funding dependence	-0.98	5.89	21	-14.08	-3.31	19	-10.44	-2.33	25	1.62	3.20	49	18.90	14.45	68
Net short-term noncore funding dependence	-3.50	0.87	21	-16.70	-9.17	23	-12.64	-7.71	28	-3.80	-4.76	50	12.22	3.38	76
Net loans and leases / Total assets	69.36	63.09	68	56.77	58.81	41	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72
Capitalization															
Tier 1 leverage ratio	10.13	9.22	75	9.94	9.07	75	10.49	8.98	84	9.38	9.13	60	9.33	9.76	44
Holding company equity capital / Total assets	8.33	9.68	24	9.94	10.79	36	10.23	10.71	44	9.25	11.16	23	13.31	12.43	61
Total equity capital (including minority interest) / Total assets	8.33	9.81	22	9.94	10.91	35	10.23	10.82	42	9.25	11.29	21	13.31	12.57	60
Common equity tier 1 capital / Total risk-weighted assets	12.75	11.79	70	15.28	12.64	85	15.01	12.42	84	13.79	12.38	78	12.07	12.17	52
Net loans and leases / Equity capital (X)	8.33	6.64	80	5.71	5.47	60	5.69	5.53	55	6.96	5.58	76	5.46	5.21	60
Cash dividends / Net income	26.46	31.93	33	18.71	27.22	32	20.69	28.27	34		42.30		46.29	33.12	74
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-4.48	6.04	14	-6.07	9.51	3	-10	10.50	1	-2.84	16.68	2	8.20	9.26	60
Equity capital	-19.99	-3.83	12	-0.08	7.52	14	-0.45	7.46	13	-32.46	6.99	2	13.24	10.49	74
Net loans and leases	16.69	14.48	68	-24.10	-0.66	0	-18.70	3.36	1	-13.90	9.07	0	5.84	9.10	52
Noncore funding	-24.43	36.20	9	-61.59	-21.64	5	-59.57	-14.79	3	-35.51	-12.18	23	-20.21	6.59	14
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	10.40	11.91	54	6.33	10.65	45	6.31	10.95	46	6.26	13.56	41	4.22	13.04	38
Equity investment in subsidiaries / Equity capital	99.57	104.01	29	101.20	103.15	43	98.59	103.22	25	100.70	102.81	39	100.71	103.22	42
Cash from ops + noncash items + op expense / Op expense + dividends	476.19	118.32	96	350.57	155.61	90	385.67	154.48	93	110.44	147.24	34	189.76	190.27	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	227,584	217,873	282,164	358,014	448,910	4.46	4.93
Income from lease financing receivables.....	0	0	0	0	16		-100.00
Fully taxable income on loans and leases.....	223,066	214,267	277,290	352,936	448,926	4.11	2.82
Tax-exempt income on loans and leases.....	4,518	3,606	4,874	5,078	0	25.29	
Estimated tax benefit on income on loans and leases.....	1,702	1,325	1,800	1,917	0	28.47	
Income on loans and leases (tax equivalent).....	229,286	219,198	283,964	359,931	448,926	4.60	5.69
Investment interest income (tax equivalent).....	38,031	36,529	48,373	51,721	60,753	4.11	-10.80
Interest on balances due from depository institutions.....	0	0	0	0	0		
Interest income on other earning assets.....	3,355	2,217	3,072	4,530	7,284	51.33	13.57
Total interest income (tax equivalent).....	270,672	257,944	335,409	416,182	516,963	4.93	3.10
Interest on time deposits of \$250K or more	1,848	3,047	3,686	9,936	11,531	-39.35	-41.09
Interest on time deposits < \$250K.....	6,571	13,048	15,916	42,784	64,601	-49.64	-63.40
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,089	6,312	7,634	19,994	39,061	28.15	-9.72
Interest on other borrowings and trading liabilities.....	1,240	4,943	5,272	14,950	23,728	-74.91	-89.63
Interest on subordinated debt and mandatory convertible securities	5,619	4,001	5,393	5,335	5,335	40.44	40.44
Total interest expense.....	23,367	31,351	37,901	92,999	144,256	-25.47	-49.21
Net interest income (tax equivalent).....	247,305	226,593	297,508	323,183	372,707	9.14	14.21
Non-interest income.....	54,084	120,975	141,121	71,233	78,408	-55.29	-35.34
Adjusted operating income (tax equivalent)	301,389	347,568	438,629	394,416	451,115	-13.29	0.40
Overhead expense.....	216,803	215,328	283,323	838,633	288,649	0.69	3.49
Provision for credit losses.....	-300	2,500	-500	75,878	35,419		
Securities gains (losses)	6	0	0	-5	61		-99.95
Other tax equivalent adjustments	0	1	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	82,884	129,447	155,365	-526,626	131,435	-35.97	-6.21
Applicable income taxes	16,058	26,291	30,357	-19,853	22,463	-38.92	-27.70
Tax equivalent adjustments	4,798	4,740	6,344	6,402	7,451	1.22	-40.80
Applicable income taxes (tax equivalent).....	20,856	31,031	36,701	-13,451	29,914	-32.79	-31.20
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	62,028	98,416	118,664	-513,175	101,521	-36.97	6.84
Discontinued operations, net of applicable income taxes.....	0	0	0	-19,842	-4,071		
Net income attributable to holding company.....	62,028	98,416	118,664	-533,017	97,450	-36.97	6.84
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	62,028	98,416	118,664	-533,017	97,450	-36.97	6.84
Investment securities income (tax equivalent).....	38,031	36,529	48,373	51,721	60,753	4.11	-10.80
US Treasury and agency securities (excluding mortgage-backed securities)	981	514	672	997	723	90.86	1823.53
Mortgage-backed securities	24,435	20,664	27,771	27,974	30,962	18.25	19.70
All other securities	12,615	15,351	19,930	22,750	29,068	-17.82	-43.11
Cash dividends declared.....	16,414	18,411	24,553	36,564	45,107	-10.85	-30.20
Common	16,414	18,411	24,553	36,564	45,107	-10.85	-30.20
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Interest income (tax equivalent).....	3.17	3.12	60	2.80	2.90	42	2.78	2.85	44	3.24	3.27	48	3.99	4	53
Less: Interest expense.....	0.27	0.33	47	0.34	0.24	75	0.31	0.23	73	0.72	0.48	79	1.11	0.98	66
Equals: Net interest income (tax equivalent).....	2.90	2.79	54	2.46	2.65	31	2.46	2.60	36	2.51	2.77	27	2.87	3.01	36
Plus: Non-interest income.....	0.63	0.94	36	1.31	1.09	67	1.17	1.04	62	0.55	1.21	22	0.60	1.32	18
Equals: adjusted operating income (tax equivalent).....	3.53	3.77	38	3.77	3.80	53	3.63	3.70	48	3.07	4.04	8	3.48	4.41	14
Less: Overhead expense.....	2.54	2.18	79	2.34	2.21	61	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26
Less: Provision for credit losses.....	0	0.10	11	0.03	-0.12	81	0	-0.09	69	0.59	0.51	62	0.27	0.15	82
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	69	0	0.01	24	0	0.01	23	0	0.02	6	0	0.01	50
Plus: other tax equivalent adjustments.....	0	0	48	0	0	87	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent).....	0.97	1.46	10	1.41	1.76	24	1.29	1.66	20	-4.10	1.04	3	1.01	1.56	11
Less: Applicable income taxes (tax equivalent).....	0.24	0.34	16	0.34	0.41	29	0.30	0.38	26	-0.10	0.23	3	0.23	0.36	15
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	0.73	1.10	12	1.07	1.34	24	0.98	1.26	19	-3.99	0.81	3	0.78	1.19	15
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	-0.15	0	0	-0.03	0	0
Equals: Net income.....	0.73	1.10	12	1.07	1.34	24	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	13
Memo: Net income (last four quarters).....	0.72	1.10	10	0.92	1.30	15	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	12
Net income-BHC and noncontrolling (minority) interest.....	0.73	1.11	10	1.07	1.35	23	0.98	1.27	18	-4.15	0.83	3	0.75	1.20	13
Margin Analysis															
Average earning assets / Average assets.....	92.22	92.93	40	94.84	93.09	70	94.77	93.08	71	92.51	92.32	55	90.48	91.05	44
Average interest-bearing funds / Average assets.....	65.66	60.58	72	67.09	61.98	74	66.58	61.99	73	70.54	64.06	77	71.99	65.57	80
Interest income (tax equivalent) / Average earning assets.....	3.44	3.36	58	2.95	3.12	37	2.93	3.06	38	3.50	3.55	44	4.41	4.41	52
Interest expense / Average earning assets.....	0.30	0.35	46	0.36	0.26	75	0.33	0.25	74	0.78	0.52	79	1.23	1.08	67
Net interest income (tax equivalent) / Average earning assets.....	3.14	3.01	54	2.59	2.85	29	2.60	2.80	33	2.72	3.01	26	3.18	3.33	36
Yield or Cost															
Total loans and leases (tax equivalent).....	4.10	4.24	42	3.81	4.07	37	3.81	4.01	38	3.89	4.27	27	4.61	5.09	22
Interest-bearing bank balances.....	0	0.79	0	0	0.13	3	0	0.14	3	0	0.27	0	0	2.04	0
Federal funds sold and reverse repos.....	2.74	1.05	91	3.25	0.25	97	3	0.25	98	10.18	0.68	98	4.20	2.44	86
Trading assets.....	0.57	0.57	66	0.33	0.45	67	0.36	0.45	66	0.28	0.60	62	0.61	0.99	56
Total earning assets.....	3.38	3.33	56	2.90	3.09	34	2.88	3.04	35	3.45	3.51	41	4.34	4.36	50
Investment securities (tax equivalent).....	2	1.96	57	2.19	1.77	80	2.15	1.77	78	2.89	2.25	90	3.42	2.76	89
US Treasury and agency securities (excluding mortgage-backed securities).....	0.86	1.38	13	1.38	1.23	63	1.19	1.14	53	1.97	1.75	62	2.39	2.32	64
Mortgage-backed securities.....	1.65	1.87	25	1.53	1.55	51	1.49	1.57	46	2.04	2.05	46	2.62	2.61	54
All other securities.....	4.37	2.89	89	4.99	2.85	92	4.88	2.81	90	5.26	3.24	91	5.67	4.06	87
Interest-bearing deposits.....	0.32	0.35	55	0.39	0.22	83	0.36	0.21	81	0.91	0.53	86	1.41	1.10	75
Time deposits of \$250K or more.....	0.66	0.61	60	0.83	0.70	64	0.78	0.66	68	1.61	1.42	65	1.73	1.96	28
Time deposits < \$250K.....	0.74	0.58	70	1.03	0.67	84	0.99	0.62	86	1.70	1.36	78	2.16	1.82	70
Other domestic deposits.....	0.19	0.31	33	0.15	0.16	60	0.14	0.15	55	0.40	0.36	63	0.87	0.93	48
Foreign deposits.....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....		0.88		0	0.18	7	0	0.17	9		0.62			1.86	
Other borrowed funds and trading liabilities.....		0.52		1.55	10	1.48	1.29	59	1.41	1.27	56	1.59	1.50	54	1.96
All interest-bearing funds.....		0.42		0.54	41	0.51	0.38	73	0.47	0.37	70	1.03	0.74	80	1.54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	54,084	120,975	141,121	71,233	78,408
Fiduciary activities income	4,922	4,955	6,553	5,933	6,018
Service charges on deposit accounts - domestic	14,066	12,502	16,921	16,087	20,424
Trading revenue.....	476	3,183	3,479	2,697	-367
Investment banking fees and commissions.....	2,832	2,989	3,978	3,352	3,335
Insurance activities revenue.....	0	7,003	7,002	10,770	10,957
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	984	2,659	4,202	1,633	3,416
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	9,274	66,436	72,127	11,214	13,262
Other non-interest income.....	21,530	21,248	26,859	19,547	21,363
Total overhead expenses	216,803	215,328	283,323	838,633	288,649
Personnel expense.....	114,090	112,069	149,566	146,790	139,968
Net occupancy expense.....	26,655	30,415	39,664	40,921	37,005
Goodwill impairment losses	0	0	0	553,762	0
Amortization expenses and impairment loss (other intangible assets).....	3,858	3,912	5,201	6,182	5,783
Other operating expenses.....	72,200	68,932	88,892	90,978	105,893
Fee income on mutual funds and annuities.....	26	53	83	39	95
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,300	1,333	1,319	1,505	1,702
Average personnel expense per employee.....	87.76	84.07	113.39	97.53	82.24
Average assets per employee.....	8,753.77	9,213.21	9,153.81	8,539.87	7,620.31

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.05	2.43	25	0.04	2.14	24	0.06	2.17	25	0.05	2.02	22	0.12	2.72	23
Overhead expenses / Net Interest Income + non-interest income	73.10	58.02	92	62.81	58.85	66	65.54	59.28	74	216.13	62.28	98	65.06	61.29	69
Percent of Average Assets															
Total overhead expense	2.54	2.18	79	2.34	2.21	61	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26
Personnel expense.....	1.34	1.20	68	1.22	1.23	50	1.24	1.21	60	1.14	1.30	34	1.08	1.41	21
Net occupancy expense.....	0.31	0.22	85	0.33	0.24	87	0.33	0.23	86	0.32	0.26	72	0.29	0.28	57
Other operating expenses.....	0.89	0.73	79	0.79	0.72	70	0.78	0.72	68	5.06	0.94	96	0.86	0.97	50
Overhead less non-interest income	1.91	1.22	93	1.02	1.08	39	1.18	1.10	49	5.97	1.25	96	1.62	1.32	70
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	71.93	57.55	90	61.95	58.34	64	64.59	58.83	72	212.63	61.82	98	63.99	60.64	68
Personnel expense.....	37.85	31.86	84	32.24	32.89	39	34.10	32.93	51	37.22	32.36	79	31.03	32.39	38
Net occupancy expense.....	8.84	5.98	87	8.75	6.26	84	9.04	6.23	86	10.38	6.58	93	8.20	6.52	78
Other operating expenses.....	25.24	19.14	85	20.96	18.68	73	21.45	19.18	68	165.03	22.28	98	24.76	21.20	76
Total non-interest income	17.94	24.10	38	34.81	28.20	68	32.17	27.67	65	18.06	28.83	29	17.38	29.23	24
Fiduciary activities income	1.63	2.13	50	1.43	2.27	44	1.49	2.20	48	1.50	2.09	48	1.33	1.97	47
Service charges on domestic deposit accounts	4.67	3.30	72	3.60	3.25	53	3.86	3.27	57	4.08	3.27	65	4.53	3.88	61
Trading revenue.....	0.16	0.57	58	0.92	0.68	76	0.79	0.62	72	0.68	1.28	60	-0.08	1.18	4
Investment banking fees and commissions.....	0.94	2.15	39	0.86	2.46	39	0.91	2.58	37	0.85	2.46	37	0.74	3.54	33
Insurance activities revenue.....	0	0.36	12	2.01	0.38	90	1.60	0.36	87	2.73	0.41	91	2.43	0.47	91
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.33	1.23	48	0.77	0.56	72	0.96	0.60	77	0.41	0.01	79	0.76	0.28	83
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.08	1.19	87	19.11	3.64	96	16.44	3.30	96	2.84	3.92	55	2.94	1.86	72
Other non-interest income.....	7.14	8.80	51	6.11	9.39	34	6.12	9.27	31	4.96	9.65	25	4.74	10.04	17
Overhead less non-interest income	53.99	32.79	96	27.15	29.67	35	32.42	30.52	48	194.57	31.93	98	46.60	31.06	91
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.37	21.50	27	20.31	21.49	37	19.54	21.18	29		18.63		17.09	20.56	21
Applicable income tax + TE / Pretax net operating income + TE	25.16	23.57	71	23.97	23.11	64	23.62	22.67	67		21.18		22.76	23.23	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		6,071,915	5,200,413	5,162,911	5,973,823	7,193,090	16.76	14.24
Commercial and industrial loans		1,367,868	1,208,517	1,245,867	1,909,343	1,796,171	13.19	8.00
Loans to individuals		256,801	166,704	161,910	259,666	417,970	54.05	-49.15
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		26	0	0	0	0		
Other loans and leases		250,996	265,777	261,269	257,034	264,516	-5.56	5197.51
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		7,947,606	6,841,411	6,831,957	8,399,866	9,671,747	16.17	12.08
Less: Allowance for loan and lease losses		96,013	112,916	106,094	127,302	63,575	-14.97	95.93
Net loans and leases		7,851,593	6,728,495	6,725,863	8,272,564	9,608,172	16.69	11.49
Debt securities that reprice or mature in over 1 year		1,920,946	2,197,477	2,381,006	2,066,035	1,583,732	-12.58	17.88
Mutual funds and equity securities		12,790	15,601	15,453	18,513	41,556	-18.02	-81.02
Subtotal		9,785,329	8,941,573	9,122,322	10,357,112	11,233,460	9.44	11.97
Interest-bearing bank balances		556,386	1,967,348	1,512,020	1,464,777	411,107	-71.72	1900.67
Federal funds sold and reverse repos		10,018	3,997	6,436	1,879	59,276	150.64	611.00
Debt securities that reprice or mature within 1 year		142,506	98,351	133,081	94,288	85,801	44.90	264.24
Trading assets		59,831	105,701	87,882	169,459	90,959	-43.40	71.25
Total earning assets		10,554,070	11,116,970	10,861,741	12,087,515	11,880,603	-5.06	19.36
Non-interest-bearing cash and due from depository institutions		128,509	153,185	109,350	91,219	105,446	-16.11	104.54
Premises, fixed assets, and leases		138,320	155,523	150,383	182,814	195,678	-11.06	49.44
Other real estate owned		0	0	0	149	1,734		-100.00
Investment in unconsolidated subsidiaries		0	0	0	0	0		
Intangible and other assets		499,673	426,474	436,482	479,810	1,033,463	17.16	-35.10
Total assets		11,320,477	11,852,027	11,557,851	12,841,403	13,216,924	-4.48	15.89
Quarterly average assets		11,331,907	11,939,688	11,451,858	12,456,261	13,278,596	-5.09	17.58
Average loans and leases (YTD)		7,453,388	7,674,891	7,449,817	9,252,398	9,729,930	-2.89	9.16
Memoranda								
Loans held-for-sale		4,124	5,176	6,110	17,748	169,319	-20.32	-97.13
Loans not held-for-sale		7,943,482	6,836,235	6,825,847	8,382,118	9,502,428	16.20	14.34
Real estate loans secured by 1–4 family		2,396,973	1,850,359	1,782,114	2,404,116	3,437,109	29.54	-12.23
Commercial real estate loans		3,674,576	3,348,880	3,379,657	3,567,340	3,751,949	9.73	42.21
Construction and land development		367,997	383,418	323,469	475,513	449,589	-4.02	15.53
Multifamily		612,890	489,793	515,817	502,849	628,320	25.13	59.40
Nonfarm nonresidential		2,693,689	2,475,669	2,540,371	2,588,978	2,674,040	8.81	43.21
Real estate loans secured by farmland		366	1,174	1,140	2,367	4,032	-68.82	
Total investment securities		2,076,242	2,311,429	2,529,540	2,178,836	1,711,089	-10.17	19.59
U.S. Treasury securities		20,000	29,997	59,973	30,000	14,996	-33.33	
US agency securities (excluding mortgage-backed securities)		13,899	20,078	18,217	23,790	26,192	-30.77	35.07
Municipal securities		330,763	368,068	361,568	347,962	381,798	-10.14	-21.42
Mortgage-backed securities		1,655,211	1,826,919	2,028,626	1,698,516	1,129,942	-9.40	40.22
Asset-backed securities		22	24	23	25	26	-8.33	-98.58
Other debt securities		43,557	50,742	45,680	60,030	116,579	-14.16	-21.57
Mutual funds and equity securities		12,790	15,601	15,453	18,513	41,556	-18.02	-81.02
Available-for-sale securities		1,470,949	1,643,965	1,877,585	1,695,232	1,311,555	-10.52	9.69
U.S. Treasury securities		20,000	29,997	59,973	30,000	14,996	-33.33	
US agency securities (excluding mortgage-backed securities)		13,899	20,078	18,217	23,790	26,192	-30.77	35.07
Municipal securities		60,566	81,173	77,177	97,803	110,137	-25.39	-49.00
Mortgage-backed securities		1,332,927	1,461,975	1,676,538	1,483,609	1,043,651	-8.83	22.56
Asset-backed securities		0	0	0	0	0		-100.00
Other debt securities		43,557	50,742	45,680	60,030	116,579	-14.16	-21.57
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		-89,241	13,496	10,734	26,764	15,127		
Available-for-sale securities appreciation (depreciation)		-248,177	10,525	-4,193	41,255	14,138		
Structured notes, fair value		0	0	0	0	0		
Pledged securities		391,597	370,715	309,203	582,785	347,815	5.63	-68.81

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	2,901,291	3,027,452	3,012,337	2,594,152	1,887,126	-4.17	137.14
NOW, ATS and transaction accounts	1,045,970	1,982,089	976,401	1,114,865	1,492,569	-47.23	82.35
Time deposits less brokered deposits < \$250K	1,001,726	1,095,409	1,059,085	1,379,623	1,731,547	-8.55	-7.30
MMDA and other savings accounts	4,500,065	3,534,660	4,405,005	4,579,938	3,369,890	27.31	85.75
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,449,052	9,639,610	9,452,828	9,668,578	8,481,132	-1.98	78.27
Time deposits of \$250K or more	380,022	413,196	391,787	556,285	656,461	-8.03	1.80
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	318	10,614	10,612	406,015	431,897	-97.00	-99.97
Other borrowings w/remaining maturity over 1 year	68,892	69,894	68,255	155,307	390,222	-1.43	-69.56
Brokered deposits < \$250K	163,508	317,109	228,068	610,644	1,201,360	-48.44	-85.40
Noncore funding	612,740	810,813	698,722	1,728,251	2,679,940	-24.43	-78.90
Trading liabilities	96,203	43,007	35,635	66,423	81,001	123.69	458.99
Subordinated notes and debentures + trust preferred securities	121,000	97,454	97,513	97,281	97,049	24.16	35.51
Other liabilities	98,920	83,068	90,718	93,097	119,238	19.08	-42.88
Total liabilities	10,377,915	10,673,952	10,375,416	11,653,630	11,458,360	-2.77	22.33
Equity Capital							
Perpetual preferred stock (including surplus)	66	68	68	68	70	-2.94	-5.71
Common stock	528	528	528	528	523	0.00	28.16
Common surplus	1,424,093	1,423,253	1,423,378	1,427,171	1,462,998	0.06	35.19
Retained earnings	-93,823	-153,439	-139,386	-233,344	361,082		
Accumulated other comprehensive income	-188,494	7,249	-3,243	30,871	11,993		
Other equity capital components	-199,808	-99,584	-98,910	-37,521	-78,102		
Total holding company equity capital	942,562	1,178,075	1,182,435	1,187,773	1,758,564	-19.99	-26.62
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	942,562	1,178,075	1,182,435	1,187,773	1,758,564	-19.99	-26.62
Total liabilities and capital	11,320,477	11,852,027	11,557,851	12,841,403	13,216,924	-4.48	15.89
Memoranda							
Non-interest-bearing deposits	2,901,291	3,027,452	3,012,337	2,594,152	1,887,126	-4.17	137.14
Interest-bearing deposits	7,091,291	7,342,463	7,060,346	8,241,355	8,451,827	-3.42	27.31
Total deposits	9,992,582	10,369,915	10,072,683	10,835,507	10,338,953	-3.64	47.09
Long-term debt that reprices within 1 year	0	9,962	5,969	10,000	9,942	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,182,435	1,187,773	1,187,773	1,758,564	1,552,918		
Accounting restatements	0	0	0	-24,380	0		
Net income	62,028	98,416	118,664	-533,017	97,450		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,307	2,631	3,377	4,765	3,875		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	104,543	68,712	68,712	473	52,746		
Changes incident to business combinations	0	0	0	0	176,711		
Less: Dividends declared	16,414	18,411	24,553	36,564	45,107		
Change in other comprehensive income	-185,251	-23,622	-34,114	18,878	25,463		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	942,562	1,178,075	1,182,435	1,187,773	1,758,564		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	53.64	39.88	76	43.88	36.06	70	44.67	36.25	71	46.52	36.22	69	54.42	37.78	76
Commercial and industrial loans	12.08	11.23	60	10.20	11.11	51	10.78	10.76	59	14.87	13.52	58	13.59	12.02	61
Loans to individuals	2.27	3.58	56	1.41	3.60	50	1.40	3.36	52	2.02	3.40	55	3.16	4.20	56
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	27	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	2.22	4.52	33	2.24	4.26	35	2.26	4.47	34	2	4.63	27	2	5.01	26
Net loans and leases.....	69.36	63.09	68	56.77	58.81	41	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72
Debt securities over 1 year.....	16.97	18.76	48	18.54	18.32	54	20.60	19.46	57	16.09	15.55	55	11.98	14.60	34
Mutual funds and equity securities	0.11	0.05	81	0.13	0.05	80	0.13	0.06	79	0.14	0.05	81	0.31	0.06	92
Subtotal	86.44	83.05	59	75.44	78.17	32	78.93	79.22	40	80.65	78.16	50	84.99	79.65	62
Interest-bearing bank balances	4.91	3.61	72	16.60	9.37	84	13.08	8.50	77	11.41	7.51	78	3.11	3.06	59
Federal funds sold and reverse repos	0.09	0.52	72	0.03	0.53	67	0.06	0.54	68	0.01	0.82	63	0.45	1.57	75
Debt securities 1 year or less	1.26	1.71	54	0.83	1.51	44	1.15	1.56	56	0.73	1.68	34	0.65	1.91	33
Trading assets	0.53	0.59	72	0.89	0.58	79	0.76	0.49	80	1.32	1.01	81	0.69	1.19	75
Total earning assets.....	93.23	90.76	78	93.80	91.57	76	93.98	91.77	74	94.13	91.05	88	89.89	89.53	53
Non-interest cash and due from depository institutions.....	1.14	0.98	65	1.29	0.99	76	0.95	0.82	64	0.71	1.07	21	0.80	1.14	23
Other real estate owned.....	0	0.01	12	0	0.01	6	0	0.01	9	0	0.02	20	0.01	0.03	38
All other assets.....	5.64	8.19	20	4.91	7.39	22	5.08	7.35	23	5.16	7.82	18	9.31	9.27	52
Memoranda															
Short-term investments	6.26	6.75	60	17.46	12.31	75	14.29	11.47	67	12.16	11.17	66	4.21	7.63	47
U.S. Treasury securities.....	0.18	1.98	27	0.25	1.18	47	0.52	1.47	52	0.23	0.84	59	0.11	1.03	45
US agency securities (excluding mortgage-backed securities)	0.12	0.81	38	0.17	0.75	42	0.16	0.82	38	0.19	0.63	44	0.20	0.54	48
Municipal securities	2.92	1.69	75	3.11	1.70	77	3.13	1.73	75	2.71	1.69	70	2.89	1.34	78
Mortgage-backed securities	14.62	12.93	60	15.41	13.46	62	17.55	14.14	68	13.23	11.75	56	8.55	11.44	34
Asset-backed securities	0	0.85	34	0	0.47	51	0	0.50	48	0	0.32	49	0	0.28	50
Other debt securities	0.38	0.51	55	0.43	0.51	60	0.40	0.53	55	0.47	0.42	65	0.88	0.39	79
Loans held-for-sale.....	0.04	0.30	40	0.04	0.50	30	0.05	0.55	35	0.14	0.52	34	1.28	0.39	86
Loans held for investment	70.17	63.03	70	57.68	58.34	43	59.06	58.06	51	65.27	61.72	54	71.90	63.50	72
Real estate loans secured by 1–4 family	21.17	12.79	83	15.61	11.57	71	15.42	11.46	71	18.72	11.91	79	26.01	13.29	90
Revolving	2.07	1.52	67	2.23	1.44	67	2.18	1.42	67	2.53	1.66	67	2.88	2.07	65
Closed-end, secured by first liens	18.83	10.86	84	13.09	9.73	70	12.94	9.67	70	15.83	9.81	81	22.64	10.69	89
Closed-end, secured by junior liens	0.27	0.19	77	0.30	0.19	79	0.30	0.17	83	0.37	0.22	79	0.49	0.28	80
Commercial real estate loans	32.46	24.89	66	28.26	22.35	63	29.24	22.69	67	27.78	22.22	62	28.39	22.23	57
Construction and land development	3.25	3.92	47	3.24	3.40	51	2.80	3.34	48	3.70	3.40	58	3.40	3.44	54
Multifamily.....	5.41	3.87	73	4.13	3.32	71	4.46	3.57	73	3.92	3.12	68	4.75	3.01	76
Nonfarm nonresidential	23.79	15.73	77	20.89	14.65	72	21.98	14.57	77	20.16	14.72	68	20.23	14.69	65
Real estate loans secured by farmland.....	0	0.34	25	0.01	0.35	29	0.01	0.30	32	0.02	0.33	34	0.03	0.36	38

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	76.40	62.29	71	76.01	60.51	78	75.57	61.05	72	71.12	57.15	72	74.37	57.46	73
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	30.16	20.65	80	27.05	20	69	26.08	19.86	68	28.62	19.43	82	35.54	20.75	90
Real estate loans secured by 1–4 family.....	2.94	2.39	61	3.86	2.47	69	3.69	2.43	69	3.87	2.64	65	3.93	3.15	61
Revolving	27.22	18.01	79	23.19	17.35	70	22.39	17.24	71	24.76	16.59	80	31.61	17.39	88
Closed-end.....	46.24	38.12	58	48.95	37.13	69	49.47	37.86	67	42.47	34.63	62	38.79	33.52	53
Construction and land development.....	4.63	6.10	45	5.60	5.69	54	4.73	5.65	50	5.66	5.26	58	4.65	5.09	53
1–4 family.....	0.02	1.40	15	0.03	1.19	13	0.03	1.18	15	0.07	0.93	18	0.18	0.94	30
Other.....	4.61	4.62	51	5.58	4.46	61	4.71	4.40	56	5.60	4.19	67	4.47	4.02	61
Multifamily.....	7.71	5.86	72	7.16	5.41	71	7.55	5.78	71	5.99	4.96	67	6.50	4.69	72
Nonfarm nonresidential	33.89	24.30	73	36.19	24.45	78	37.18	24.56	76	30.82	22.93	69	27.65	22.15	63
Owner-occupied.....	7.95	8.11	53	8.24	8.31	51	8.88	8.29	55	7.07	7.68	51	6.88	7.72	48
Other.....	25.94	15.95	84	27.94	15.83	88	28.31	15.94	87	23.75	14.95	81	20.77	14.34	72
Real estate loans secured by farmland.....	0	0.55	24	0.02	0.61	28	0.02	0.54	32	0.03	0.54	34	0.04	0.55	36
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.21	18.37	51	17.66	19.45	51	18.24	18.86	54	22.73	22.17	55	18.57	19.53	51
Loans to individuals	3.23	6.24	55	2.44	6.58	48	2.37	6.24	51	3.09	6.13	53	4.32	7.13	53
Credit card loans	0	0.53	46	0	0.51	50	0	0.53	48	0	0.65	48	0	0.81	46
Agricultural loans.....	0	0.31	26	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	3.16	8.16	29	3.88	8.42	41	3.82	8.75	37	3.06	9.09	27	2.73	9.85	25
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	494.73	411.16	62	407.56	383.43	50	401.55	391.81	46	471.01	381.27	67	576.60	391.26	82
Real estate loans secured by 1–4 family.....	195.30	133.66	78	145.01	124.74	63	138.61	126.06	61	189.56	125.03	76	275.52	138.18	91
Revolving	19.07	15.46	62	20.67	15.53	65	19.63	15.44	62	25.60	17.42	67	30.47	21.26	67
Closed-end.....	176.23	116.59	80	124.34	107.54	63	118.98	108.85	60	163.96	106.14	78	245.05	115.20	91
Commercial real estate loans	299.40	254.65	59	262.46	238.58	54	262.86	245.88	53	281.27	234.65	56	300.76	229.44	61
Construction and land development.....	29.98	39.81	43	30.05	36.07	46	25.16	35.95	43	37.49	35.62	57	36.04	34.95	55
1–4 family.....	0.15	9.02	14	0.15	7.44	12	0.16	7.42	13	0.43	6.34	18	1.38	6.61	33
Other.....	29.84	30.27	50	29.90	28.34	53	25	28.11	47	37.06	28.16	65	34.66	27.32	63
Multifamily.....	49.94	40.47	72	38.39	35.29	67	40.12	38.66	66	39.65	32.74	70	50.37	31.04	81
Nonfarm nonresidential	219.48	161.09	69	194.02	156.30	65	197.58	158.05	65	204.13	155.06	63	214.35	152.10	66
Owner-occupied.....	51.49	53.43	50	44.20	52.63	43	47.17	52.99	48	46.82	52.37	48	53.35	53.07	55
Other.....	167.98	105.96	81	149.82	100.99	75	150.41	102.54	76	157.31	100.54	75	161.01	97.41	75
Real estate loans secured by farmland.....	0.03	3.36	23	0.09	3.67	28	0.09	3.22	30	0.19	3.44	34	0.32	3.60	37
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	111.45	115.08	53	94.71	116.17	44	96.90	114.45	46	150.54	139.91	54	143.98	122.02	63
Loans to individuals	20.92	35.47	56	13.06	36.56	46	12.59	34.55	46	20.47	37.47	53	33.50	43.51	57
Credit card loans	0.01	2.79	46	0.01	2.58	50	0.01	2.77	49	0.01	3.30	49	0.01	4.34	46
Agricultural loans.....	0	1.73	27	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	20.45	50.11	31	20.83	47.63	31	20.32	51.06	28	20.27	49.54	28	21.20	52.44	26
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.28	30.74	68	40.71	29.25	78	40.59	30.07	71	35.40	27.32	70	31.91	26.45	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.90	205.31	63	218.27	187.63	56	215.70	195.33	56	234.45	183.76	63	247.41	178.57	69
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.40	262.15	56	262.47	244.92	52	262.87	252.85	52	281.27	240.85	53	300.76	236.10	59

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.26	6.75	60	17.46	12.31	75	14.29	11.47	67	12.16	11.17	66	4.21	7.63	47
Liquid assets	21.59	23.63	48	34.65	29.12	66	33.07	29.03	61	27.10	26.22	58	13.91	22.44	25
Investment securities	18.34	20.98	44	19.50	20.37	52	21.89	21.63	53	16.97	17.85	47	12.95	16.99	32
Net loans and leases	69.36	63.09	68	56.77	58.81	41	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72
Net loans, leases and standby letters of credit	69.37	63.92	66	56.78	59.61	40	58.20	59.49	48	64.54	62.48	48	72.72	64.84	69
Core deposits	83.47	74.28	81	81.33	75.52	69	81.79	75.71	71	75.29	70.67	51	64.17	63.09	39
Noncore funding	5.41	12.30	27	6.84	10.15	46	6.05	10.30	38	13.46	14.13	62	20.28	19.36	65
Time deposits of \$250K or more	3.36	1.67	84	3.49	1.67	87	3.39	1.58	88	4.33	2.11	88	4.97	2.94	83
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.09	0.58	15	-0.03	0.54	20	-0.06	0.54	19	-0.01	0.54	19	-0.45	0.48	14
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	20	0.09	0.88	41	0.09	1	39	3.16	1.24	83	3.27	3.01	55
Earning assets that reprice within 1 year	39.45	35.71	57	48.43	38.80	75	46.19	37.37	75	41.75	39.38	51	36.44	39.29	38
Interest-bearing liabilities that reprice within 1 year	10.60	6.79	78	11.19	6.64	83	10.63	6.39	82	13.07	8.20	79	20.69	10.19	87
Long-term debt that reprices within 1 year	0	0.38	32	0.08	0.27	66	0.05	0.26	64	0.08	0.47	56	0.08	0.96	52
Net assets that reprice within 1 year	28.86	27.35	47	37.15	30.83	63	35.50	29.65	64	28.60	29.11	44	15.67	26.63	21
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.98	5.89	21	-14.08	-3.31	19	-10.44	-2.33	25	1.62	3.20	49	18.90	14.45	68
Net short-term noncore funding dependence	-3.50	0.87	21	-16.70	-9.17	23	-12.64	-7.71	28	-3.80	-4.76	50	12.22	3.38	76
Short-term investment / Short-term noncore funding	193.25	112.63	81	359.07	304.29	69	331.43	273.46	69	133.70	184.19	48	28.83	77.77	39
Liquid assets - short-term noncore funding / Nonliquid assets	23.40	24.05	53	45.59	36.72	65	42.97	36.68	63	24.70	28.18	51	-0.80	16.97	16
Net loans and leases / Total deposits	78.57	79.04	48	64.88	73.05	30	66.77	72.79	36	76.35	79.43	39	92.93	90.31	53
Net loans and leases / Core deposits	83.09	86.19	47	69.80	78.83	35	71.15	78.25	40	85.56	88.34	52	113.29	103.93	74
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.78	-10.05	52	1.14	0.50	75	0.89	0.12	80	2.29	1.57	71	1.28	0.72	77
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-21.63	-19.27	38	0.89	1.06	54	-0.35	-0.25	45	3.53	4.31	50	1.19	1.36	51
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	28.54	26.09	51	28.20	13.65	75	25.16	14.28	72	21.35	11.38	71	20.92	12.67	64
Available-for-sale securities	70.85	71.92	49	71.12	84.59	24	74.23	83.77	28	77.80	87.23	27	76.65	85.40	30
U.S. Treasury securities	0.96	9.62	26	1.30	6.01	48	2.37	6.70	48	1.38	4.72	57	0.88	6.15	47
US agency securities (excluding mortgage-backed securities)	0.67	4.10	39	0.87	4.24	43	0.72	4.12	40	1.09	4.01	45	1.53	3.49	49
Municipal securities	15.93	8.02	75	15.92	8.38	75	14.29	8.22	71	15.97	9.83	74	22.31	7.75	84
Mortgage-backed securities	79.72	62.34	77	79.04	66.09	64	80.20	66.54	68	77.96	66.64	64	66.04	67.43	44
Asset-backed securities	0	4.33	34	0	2.45	51	0	2.50	48	0	1.91	49	0	1.66	49
Other debt securities	2.10	3.02	55	2.20	3.01	58	1.81	3.08	53	2.76	3.01	62	6.81	2.94	81
Mutual funds and equity securities	0.62	0.27	79	0.67	0.29	79	0.61	0.29	79	0.85	0.35	79	2.43	0.40	96
Debt securities 1 year or less	6.86	9.28	56	4.25	8.18	40	5.26	7.78	52	4.33	10.55	28	5.01	11.86	32
Debt securities 1 to 5 years	10.19	20.14	30	0.89	17.39	5	1.15	18.25	6	0.57	17.03	4	5.78	17.94	32
Debt securities over 5 years	82.33	68.28	72	94.18	72.07	90	92.98	71.11	90	94.25	69.86	90	86.78	66.02	76
Pledged securities	18.86	31.26	33	16.04	33.37	28	12.22	32.26	24	26.75	35.67	37	20.33	30.57	42
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-65.75	-40.81	24	120.84	64.27	76	5.80	27.98	40	180.65	183.32	62	223.97	26.69	95
Investment securities	-10.17	11.76	18	19.30	32.48	44	16.10	31.36	36	27.34	23.62	67	-6.50	11.75	11
Core deposits	-1.98	4.57	31	6.51	16.96	10	-2.23	16.94	3	14	26.88	11	20.04	11.23	79
Noncore funding	-24.43	36.20	9	-61.59	-21.64	5	-59.57	-14.79	3	-35.51	-12.18	23	-20.21	6.59	14

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,062,973	1,744,063	1,819,746
Commit: Secured commercial real estate loans	831,057	522,249	708,836	381,531	440,599
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	1,450	1,126	547	14,984	3,356
Commercial and similar letters of credit	38,790	40,814	116,707	19,431	12,321
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	147,836	134,982	139,042	83,161	138,631
Credit derivatives - notional amount (holding company as beneficiary)	177,227	209,549	181,938	243,701	176,509
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	325,062	134,982	139,042	83,161	138,631
Derivative Contracts					
Interest rate futures and forward contracts	539	4,814	6,377	11,544	237,412
Written options contracts (interest rate)	3,132	17,669	8,192	50,789	168,997
Purchased options contracts (interest rate)	0	0	0	10,690	0
Interest rate swaps	3,714,949	3,363,983	3,376,354	3,478,611	3,349,181
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						17.85	22.78	41	13.58	22.01	20	13.77	23.52	17	
Standby letters of credit	0.01	0.66	6	0.01	0.66	3	0	0.65	3	0.12	0.71	9	0.03	0.84	7
Commercial and similar letters of credit	0.34	0.02	97	0.34	0.02	97	1.01	0.02	98	0.15	0.02	94	0.09	0.02	90
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.31	0.27	90	1.14	0.24	89	1.20	0.24	89	0.65	0.35	75	1.05	0.42	84
Credit derivatives - notional amount (holding company as beneficiary)	1.57	0.17	93	1.77	0.18	93	1.57	0.18	92	1.90	0.30	93	1.34	0.52	89
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.87	0.19	94	1.14	0.13	93	1.20	0.13	92	0.65	0.30	83	1.05	0.45	87
Derivative contracts	32.85	44.74	71	28.57	47.31	66	29.34	46.30	69	27.66	48.62	62	28.42	68.47	58
Interest rate contracts	32.85	32.78	74	28.57	35.15	69	29.34	32.46	71	27.66	34.36	65	28.42	47.31	62
Interest rate futures and forward contracts	0	3.53	30	0.04	4.39	33	0.06	3.25	32	0.09	6.21	31	1.80	10.67	71
Written options contracts (interest rate)	0.03	1.49	27	0.15	1.69	31	0.07	1.41	25	0.40	2.18	37	1.28	2.47	66
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0.08	1.46	48	0	2.65	22
Interest rate swaps	32.82	23.04	80	28.38	20.27	77	29.21	20.49	77	27.09	20.83	73	25.34	28.86	69
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						27.69	44.98	25	18.85	42.82	12	18.70	45.53	14	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,718,620	3,386,466	3,390,923	3,551,634	3,755,590
Interest rate contracts	3,718,620	3,386,466	3,390,923	3,551,634	3,755,590
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	539	4,814	6,377	11,544	237,412
Written options	3,132	17,669	8,192	50,789	168,997
Exchange-traded	0	0	0	0	0
Over-the-counter	3,132	17,669	8,192	50,789	168,997
Purchased options	0	0	0	10,690	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	10,690	0
Swaps	3,714,949	3,363,983	3,376,354	3,478,611	3,349,181
Held for trading	3,318,620	3,386,466	3,390,923	3,551,634	3,755,590
Interest rate contracts	3,318,620	3,386,466	3,390,923	3,551,634	3,755,590
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	400,000	0	0	0	0
Interest rate contracts	400,000	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,038,942	3,555,504	3,578,824	3,597,742	3,515,146
One year or less	142,235	191,027	257,630	121,080	121,818
Over 1 year to 5 years	1,467,090	1,568,166	1,498,707	1,639,731	1,400,965
Over 5 years	1,429,617	1,796,311	1,822,487	1,836,931	1,992,363
Gross negative fair value (absolute value)	101,758	43,007	35,635	66,423	81,001
Gross positive fair value	53,019	97,025	79,394	159,751	80,190
Held for trading	53,019	97,025	79,394	159,751	80,190
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.01	9.12	21	0.14	12.59	21	0.19	11.16	19	0.33	14.05	17	6.32	13.49	45
Written options	0.08	5.29	18	0.52	7.18	20	0.24	6.28	17	1.43	8.18	28	4.50	5.91	55
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.08	4.93	19	0.52	6.91	20	0.24	5.96	17	1.43	7.73	31	4.50	5.10	59
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0.30	3.42	46	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0.30	2.86	50	0	3.35	18
Swaps	99.90	77.96	87	99.34	71.71	88	99.57	74.26	89	97.94	68.76	86	89.18	69.75	66
Held for trading	89.24	38.03	77	100	40.70	97	100	40.42	97	100	43.53	96	100	44.16	97
Interest rate contracts	89.24	31.70	88	100	34.66	97	100	34.15	97	100	36.62	96	100	37.24	97
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	10.76	61.97	22	0	59.30	2	0	59.58	2	0	56.47	3	0	55.84	2
Interest rate contracts	10.76	57.96	25	0	56.22	3	0	56.71	3	0	53.82	3	0	52.22	2
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	81.72	93.16	18	104.99	91.91	88	105.54	92.53	89	101.30	91.48	83	93.60	93.86	33
One year or less	3.82	37.29	24	5.64	27.90	26	7.60	27.56	30	3.41	32.05	15	3.24	32.17	15
Over 1 year to 5 years	39.45	22.61	78	46.31	29.78	75	44.20	27.01	73	46.17	27.06	79	37.30	30.45	61
Over 5 years	38.44	26.09	70	53.04	29.19	76	53.75	29.89	75	51.72	29.56	75	53.05	28.09	76
Gross negative fair value (absolute value)	2.74	2.48	58	1.27	1.18	59	1.05	0.98	57	1.87	1.55	67	2.16	0.83	92
Gross positive fair value	1.43	2.55	35	2.87	1.59	91	2.34	1.34	91	4.50	2.23	96	2.14	1.19	86
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.10	62	0.04	0.05	68	0.03	0.04	66	0.06	0.07	69	0.07	0.06	84
Gross positive fair value (X)	0.05	0.10	54	0.08	0.06	76	0.07	0.05	77	0.14	0.09	80	0.07	0.07	77
Held for trading (X)	0.05	0.06	72	0.08	0.05	81	0.07	0.04	81	0.14	0.07	83	0.07	0.06	82
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0	0.01	5
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		106,094		127,302		127,302		63,575		61,469					
Gross losses		15,063		23,042		31,018		57,721		36,553					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		5,972		6,177		10,311		8,005		3,240					
Net losses		9,091		16,865		20,707		49,716		33,313					
Provision for loan and lease losses		-990		2,479		-501		76,083		35,419					
Adjustments		0		0		0		37,360		0					
Ending balance		96,013		112,916		106,094		127,302		63,575					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	-0.01	0.09	12	0.03	-0.12	81	0	-0.09	70	0.59	0.51	64	0.27	0.15	82
Provision for loan and lease losses / Average loans and leases	-0.02	0.16	14	0.04	-0.21	82	-0.01	-0.16	71	0.82	0.82	55	0.36	0.24	77
Provision for loan and lease losses / Net loan and lease losses	-10.89	151.30	27	14.70	-65.12	66	-2.42	-105.48	62	153.04	487.86	10	106.32	130.58	42
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.17	60	1.65	1.32	77	1.55	1.23	79	1.52	1.58	51	0.67	0.83	36
Allowance for loan and lease losses / Total loans and leases	1.21	1.15	61	1.65	1.30	79	1.55	1.20	80	1.52	1.55	52	0.66	0.81	38
Allowance for loan and lease losses / Net loans and leases losses (X)	7.92	38.64	28	5.02	17.40	14	5.12	21.39	13	2.56	11.58	6	1.91	8.03	13
Allowance for loan and lease losses / Nonaccrual assets	253.65	428.13	35	303.96	330.05	58	300.33	364.13	53	185.02	299.17	32	160.38	218.72	51
ALLL / 90+ days past due + nonaccrual loans and leases	217.52	320.87	42	275.73	271.93	63	274.88	287.08	61	158.63	244.34	32	95.10	151.73	35
Gross loan and lease losses / Average loans and leases	0.27	0.16	77	0.40	0.20	84	0.42	0.19	89	0.62	0.34	81	0.38	0.28	73
Recoveries / Average loans and leases	0.11	0.07	77	0.11	0.08	70	0.14	0.08	83	0.09	0.07	69	0.03	0.08	30
Net losses / Average loans and leases	0.16	0.09	78	0.29	0.12	89	0.28	0.11	90	0.54	0.27	81	0.34	0.21	76
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	19.25	34.26	22	10.70	25.09	21	17.86	34.67	24	21.90	33.98	34	17.99	36.22	21
Earnings coverage of net loan and lease losses (X)	8.48	36.38	29	7.54	26.30	25	7.17	39.72	19	-9.19	22.91	5	4.79	24.40	21
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	0.09	-0.01	95	0.29	0.02	94	0.26	0.02	96	0.51	0.04	97	0.11	0.01	96
Real estate loans secured by 1–4 family	-0.03	-0.02	30	0.01	-0.01	78	-0.01	-0.02	43	0.31	0.01	97	0.05	0.01	86
Revolving	-0.14	-0.06	19	0.07	-0.07	88	0	-0.07	60	0.23	0.01	91	0.18	0.02	90
Closed-end	-0.02	-0.01	40	0	-0.01	60	-0.02	-0.01	39	0.32	0	97	0.03	0	85
Commercial real estate loans	0.16	0	96	0.44	0.04	98	0.41	0.04	97	0.65	0.07	97	0.16	0.01	95
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0.18	0	94	0	-0.01	60
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0.18	0	95	0	-0.01	61
Multifamily	0	0	11	0.02	0.01	88	0.05	0.01	87	0.02	0	91	0.13	0	97
Nonfarm nonresidential	0.22	0	97	0.59	0.05	98	0.53	0.05	97	0.86	0.11	97	0.19	0.02	95
Owner-occupied	0	0	76	0.03	0.01	85	0.06	0.01	89	0.34	0.02	98	0.19	0.01	98
Other	0.22	0.01	97	0.56	0.04	98	0.47	0.04	97	0.52	0.08	92	-0.01	0.01	14
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.44	0.11	89	0.54	0.19	87	0.50	0.17	89	0.89	0.47	82	1.28	0.37	94
Loans to individuals	0.34	0.76	33	0.67	0.72	60	0.60	0.71	55	0.79	1.13	50	0.66	1.17	36
Credit card loans	0	1.94	8	0	2.27	8	0	1.84	6	0	2.92	9	0	3.11	7
Agricultural loans	0	0.02	50		0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		14,664		18,365		39,863		18,073		24,004
90+ days past due loans and leases		6,286		3,803		3,270		11,450		27,214
Nonaccrual loans and leases		37,853		37,148		35,326		68,803		39,640
Total past due and nonaccrual loans and leases		58,803		59,316		78,459		98,326		90,858
Restructured 30–89 days past due		2,034		777		0		49		0
Restructured 90+ days past due		0		36		36		0		0
Restructured nonaccrual		621		2,551		9,794		2,176		11,463
Total restructured loans and leases		2,655		3,364		9,830		2,225		11,463
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		7,355		19,454		17,272		18,368		7,853
Other real estate owned		0		0		0		149		1,734
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.18	0.33	40	0.27	0.29	57	0.58	0.32	83	0.22
90+ days past due loans and leases	0.08	0.10	66	0.06	0.09	64	0.05	0.10	58	0.14
Nonaccrual loans and leases	0.48	0.37	70	0.54	0.54	57	0.52	0.46	62	0.82
90+ days past due and nonaccrual loans and leases	0.56	0.52	63	0.60	0.68	52	0.56	0.62	51	0.96
30–89 days past due restructured	0.03	0.01	85	0.01	0.01	76	0	0.01	21	0
90+ days past due restructured	0	0.01	31	0	0	69	0	0	67	0
Nonaccrual restructured	0.01	0.09	15	0.04	0.12	30	0.14	0.10	70	0.03
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.18	0.33	40	0.27	0.29	57	0.58	0.32	83	0.22
90+ days past due assets	0.08	0.10	66	0.06	0.09	64	0.05	0.10	58	0.14
Nonaccrual assets	0.48	0.37	69	0.54	0.55	57	0.52	0.47	62	0.82
30+ days past due and nonaccrual assets	0.74	0.89	55	0.87	1	52	1.15	0.97	70	1.17
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.39	0.33	67	0.35	0.40	53	0.33	0.36	55	0.62
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.35	66	0.35	0.42	48	0.33	0.37	54	0.63
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.42	0.38	66	0.48	0.48	60	0.46	0.41	63	0.68
Allowance for loan and lease losses	49.20	55.46	51	50.85	67.85	45	49.61	62.64	48	68.63
Equity capital + allowance for loan and lease losses	4.55	3.63	66	4.45	4.12	64	4.08	3.60	63	6.64
Tier 1 capital + allowance for loan and lease losses	3.80	3.90	57	4.42	4.89	48	4.03	4.30	54	6.75
Loans and leases + other real estate owned	0.59	0.61	60	0.84	0.82	55	0.77	0.71	61	1.04

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.23	44	0.25	0.25	59	0.68	0.26	90	0.15	0.39	21	0.14	0.38	20
	90+ days past due		0.07	0.11	71	0.07	0.12	66	0.06	0.12	69	0.18	0.16	78	0.17	0.16	74
	Nonaccrual.....		0.26	0.41	39	0.52	0.60	55	0.50	0.52	58	0.85	0.76	66	0.36	0.46	45
Commercial and industrial	30–89 days past due		0.29	0.29	61	0.30	0.24	68	0.27	0.24	66	0.34	0.23	78	0.44	0.31	74
	90+ days past due		0.14	0.06	80	0	0.02	46	0	0.04	37	0.03	0.03	67	0.85	0.05	96
	Nonaccrual.....		1.53	0.47	92	0.59	0.65	54	0.54	0.57	58	0.67	0.75	51	0.38	0.83	29
Individuals	30–89 days past due		0.84	0.83	61	0.98	0.60	78	0.96	0.63	75	1.07	0.83	73	1.34	0.83	77
	90+ days past due		0.12	0.10	68	0	0.08	18	0	0.09	45	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.50	0.17	86	1.86	0.17	95	1.63	0.17	95	1.98	0.28	93	0.68	0.17	92
Depository institution loans	30–89 days past due			0			0.03			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.09	29		0.11			0.07			0.17			0.24	
	90+ days past due		0	0	44		0			0			0			0	
	Nonaccrual.....		0	0.27	26		0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.03	0.13	50	0.03	0.11	50	0.01	0.12	41	0	0.18	15	0.09	0.20	51
	90+ days past due		0.04	0.01	87	0.03	0.01	87	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	50	0	0.13	20	0	0.09	45	0	0.15	19	1.63	0.13	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
Memoranda																	
1–4 family	30–89 days past due		0.32	0.39	56	0.31	0.36	54	0.45	0.46	57	0.28	0.65	24	0.16	0.67	9
	90+ days past due		0.12	0.22	72	0.14	0.25	71	0.17	0.24	73	0.07	0.33	60	0.14	0.31	66
	Nonaccrual		0.53	0.58	55	0.68	0.76	53	0.71	0.71	59	0.56	0.89	35	0.24	0.73	14
Revolving	30–89 days past due		0.16	0.31	30	0.40	0.33	60	0.15	0.28	37	0.38	0.48	46	0.20	0.45	24
	90+ days past due		0.21	0.02	93	0.06	0.03	81	0.10	0.02	87	0.07	0.03	81	0.06	0.05	71
	Nonaccrual		0.74	0.86	65	0.77	1.05	58	0.75	1.18	60	0.90	1.13	61	0.47	1	38
Closed-end	30–89 days past due		0.33	0.41	57	0.29	0.36	53	0.50	0.49	64	0.27	0.65	24	0.15	0.70	10
	90+ days past due		0.11	0.25	70	0.15	0.27	72	0.18	0.26	72	0.07	0.38	58	0.16	0.35	66
Junior lien	30–89 days past due		0.51	0.57	56	0.67	0.71	53	0.70	0.67	60	0.50	0.87	34	0.21	0.70	14
	Nonaccrual		0.02	0.01	83	0.01	0.01	69	0.03	0.01	88	0.01	0.02	39	0.01	0.02	32
	90+ days past due		0	0	85	0	0	72	0.01	0	91	0	0	76	0	0	65
	Nonaccrual		0.01	0.02	48	0	0.04	24	0	0.03	28	0.01	0.04	24	0	0.04	21
Commercial real estate	30–89 days past due		0.02	0.13	24	0.22	0.16	72	0.79	0.15	97	0.05	0.26	27	0.13	0.18	46
	90+ days past due		0.03	0.01	83	0.02	0.01	74	0.01	0.01	65	0.26	0.02	96	0.19	0.03	93
	Nonaccrual		0.08	0.29	24	0.43	0.48	58	0.39	0.38	58	1.05	0.62	76	0.46	0.23	80
Construction and development	30–89 days past due		0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due		0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	67
	Nonaccrual		0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due		0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual		0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due		0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due		0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	73
	Nonaccrual		0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due		0	0.04	28	0.03	0.09	60	0.08	0.07	71	0	0.09	22	0.14	0.08	79
	90+ days past due		0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual		0	0.06	26	0.07	0.13	70	0.04	0.17	57	0.15	0.11	72	0.13	0.05	81
Nonfarm non-residential	30–89 days past due		0.03	0.10	32	0.29	0.12	80	1.04	0.13	97	0.07	0.23	35	0.15	0.14	57
	90+ days past due		0.04	0.01	86	0.03	0.01	75	0.01	0.01	74	0.36	0.02	96	0.26	0.03	94
	Nonaccrual		0.11	0.36	27	0.56	0.58	58	0.52	0.45	62	1.41	0.80	79	0.61	0.28	84
Owner Occupied	30–89 days past due		0.02	0.04	39	0.07	0.04	72	0.02	0.04	39	0.06	0.07	56	0.12	0.07	73
	90+ days past due		0.04	0	92	0.03	0	89	0	0	37	0.01	0	82	0.25	0.01	98
	Nonaccrual		0.10	0.12	52	0.27	0.20	67	0.17	0.17	53	0.27	0.27	53	0.58	0.16	93
Other	30–89 days past due		0.01	0.05	47	0.22	0.07	82	1.03	0.08	97	0.01	0.14	30	0.03	0.07	43
	90+ days past due		0	0	39	0	0.01	34	0.01	0	84	0.34	0.01	96	0.01	0.01	75
	Nonaccrual		0.01	0.21	18	0.29	0.31	60	0.35	0.23	73	1.14	0.44	86	0.04	0.10	37
Farmland	30–89 days past due		0	0.09	32	0	0.13	30	0	0.10	31	9.72	0.11	99	0	0.23	23
	90+ days past due		0	0	45	44.72	0.01	99	0	0	45	0	0	45	0	0.01	42
	Nonaccrual		0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0	1.22	4	0	0.79	7	0	0.81	6	0	0.95	7	0	1.19	6
	90+ days past due		0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual		0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,224,812	1,324,198	1,324,995	1,390,180	1,385,421										
Retained earnings	-78,013	-130,453	-118,306	-206,818	361,082										
Accumulated other comprehensive income (AOCI)	-188,494	7,249	-3,243	30,871	11,993										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	958,305	1,200,994	1,203,446	1,214,233	1,758,496										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	21,953	29,919	28,192	38,033	584,703										
Accumulated other comprehensive income-related adjustments	-188,494	7,249	-3,243	30,871	11,993										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,124,846	1,163,826	1,178,497	1,145,329	1,161,800										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,124,846	1,163,826	1,178,497	1,145,329	1,161,800										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	22,273	22,222	22,235	22,183	22,132										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	22,273	22,222	22,235	22,183	22,132										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	22,273	22,222	22,235	22,183	22,132										
Tier 1 Capital	1,147,119	1,186,048	1,200,732	1,167,512	1,183,932										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	98,728	74,613	74,658	74,479	74,303										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	83,185	89,378	84,080	95,017	63,675										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	181,913	163,991	158,738	169,496	137,978										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	181,913	163,991	158,738	169,496	137,978										
Exited advanced approach tier 2 capital															
Total capital	1,329,032	1,350,039	1,359,470	1,337,008	1,321,910										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,345,911	11,962,675	11,472,938	12,482,789	13,278,596										
Less: Deductions from common equity tier 1 capital	21,953	29,919	28,192	38,033	584,703										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,323,958	11,932,756	11,444,746	12,444,756	12,693,893										
Total risk-weighted assets	8,823,388	7,616,783	7,850,331	8,302,987	9,628,669										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.75	11.77	70	15.28	12.59	85	15.01	12.37	84	13.79	12.35	78	12.07	12.11	53
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13	12.48	64	15.57	13.31	84	15.30	13.11	82	14.06	13.08	75	12.30	12.78	46
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.06	14.27	70	17.72	15.21	84	17.32	14.91	83	16.10	15.23	71	13.73	14.36	48
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.13	9.22	75	9.94	9.07	75	10.49	8.98	84	9.38	9.13	60	9.33	9.76	44
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			0			7,003			7,002			10,770				10,957	-100.00	-100.00
Other insurance activities income			0			7,003			7,002			10,770				10,957	-100.00	-100.00
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			238,052			235,327			235,690			232,690				227,888	1.16	47.60

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	2.01	0.38	90	1.60	0.36	87	2.73	0.41	91	2.43	0.47	91			
Premium income / Insurance activities revenue	2.54		0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37				
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.15	12.02	78	18.12	11.72	75	18.04	12	74	17.97	11.03	79	18.27	11.51	76			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions	0.05	0	0	0	0
Growth Rates					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	22.48
Total selected assets.....	21.10	3.36	9.48	2.04	12.40
Deposits	-2.72	10.74	0.73	3.46	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.75	0.88	0.86	0.35	5.09	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	108,000	76,000	84,000	43,800	101,700	42.11	263.33
Dividends	108,000	76,000	84,000	43,800	101,700	42.11	285.71
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	4,010	34,010	2,500	3,000	-100.00	
Dividends	0	4,000	34,000	2,500	3,000	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	10	10	0	0	-100.00	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	108,000	80,010	118,010	46,300	104,700	34.98	263.33
Securities gains (losses)	0	0	0	0	-7		-100.00
Other operating income	14	10	14	71	339	40.00	-99.03
Total operating income	108,014	80,020	118,024	46,371	105,032	34.98	229.25
Operating Expenses							
Personnel expenses	685	687	915	997	999	-0.29	1.33
Interest expense	5,619	4,001	5,393	5,335	5,335	40.44	40.33
Other expenses	1,320	1,456	1,805	1,869	3,130	-9.34	-54.76
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,624	6,144	8,113	8,201	9,464	24.09	0.34
Income (loss) before taxes	100,390	73,884	109,919	35,914	96,494	35.88	298.25
Applicable income taxes (credit)	-2,024	-1,597	-2,136	-2,719	-2,054		
Extraordinary items							
Income before undistributed income of subsidiaries	102,414	75,481	112,055	38,633	98,548	35.68	289.54
Equity in undistributed income of subsidiaries	-40,386	22,935	6,609	-571,650	-1,098		
Bank subsidiaries	-40,330	-2,300	10,745	-551,662	-599		
Nonbank subsidiaries	-56	25,235	-4,136	-19,988	-499		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	62,028	98,416	118,664	-533,017	97,450	-36.97	6.84
Memoranda							
Bank net income	67,670	73,700	94,745	-507,862	101,101	-8.18	16.72
Nonbank net income	-56	29,235	29,864	-17,488	2,501		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	943,769	88.59	1,168,099	91.56	1,171,024	91.37	1,197,274	1,752,324	-19.20	-18.92	
Common and preferred stock	937,139	87.96	1,161,469	91.04	1,164,394	90.85	1,190,644	1,745,694	-19.31	-17.00	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	6,630	0.62	6,630	0.52	6,630	0.52	6,630	6,630	0.00	50900.00	
Investment in nonbank subsidiaries	1,359	0.13	30,776	2.41	1,415	0.11	5,481	25,393	-95.58	-94.55	
Common and preferred stock	1,359	0.13	30,776	2.41	1,415	0.11	5,481	25,393	-95.58	-94.55	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	158	4,840		-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	118,600	11.13	76,840	6.02	108,946	8.50	83,510	74,153	54.35	-27.50	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	1,634	0.15	53	0	213	0.02	188	438	2983.02	-4.22	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,065,362	100.00	1,275,768	100.00	1,281,598	100.00	1,286,611	1,857,148	-16.49	-22.59	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	98,038	9.20	74,544	5.84	74,590	5.82	74,411	74,232	31.52	32.79	
Other liabilities	1,707	0.16	185	0.01	1,601	0.12	1,505	1,530	822.70	-27.55	
Balance due to subsidiaries and related institutions	23,055	2.16	22,964	1.80	22,972	1.79	22,922	22,822	0.40	48.85	
Total liabilities	122,800	11.53	97,693	7.66	99,163	7.74	98,838	98,584	25.70	33.95	
Equity Capital	942,562	88.47	1,178,075	92.34	1,182,435	92.26	1,187,773	1,758,564	-19.99	-26.62	
Perpetual preferred stock (income surplus)	66	0.01	68	0.01	68	0.01	68	70	-2.94	-5.71	
Common stock	528	0.05	528	0.04	528	0.04	528	523	0.00	28.16	
Common surplus	1,424,093	133.67	1,423,253	111.56	1,423,378	111.06	1,427,171	1,462,998	0.06	35.19	
Retained earnings	-93,823	-8.81	-153,439	-12.03	-139,386	-10.88	-233,344	361,082			
Accumulated other comprehensive income	-188,494	-17.69	7,249	0.57	-3,243	-0.25	30,871	11,993			
Other equity capital components	-199,808	-18.75	-99,584	-7.81	-98,910	-7.72	-37,521	-78,102			
Total liabilities and equity capital	1,065,362	100.00	1,275,768	100.00	1,281,598	100.00	1,286,611	1,857,148	-16.49	-22.59	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	23,055	2.16	22,964	1.80	22,972	1.79	22,922	22,822	0.40	48.85	
Notes payable to subsidiaries that issued TPS	22,273	2.09	22,222	1.74	22,235	1.73	22,183	22,132	0.23	48.49	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	16.03	70.90	11	24.39	69.90	17	21.91	66.37	15	94.64	81.10	66	45.77	57.84	46
Dividends declared / Net income	26.46	31.93	33	18.71	27.22	32	20.69	28.27	34		42.29		46.29	33.08	74
Net income – dividends / Average equity.....	5.25	7.51	27	9.19	9.25	56	8.07	8.62	50	-40.09	4.14	2	3.09	6.46	13
Percent of Dividends Paid															
Dividends from bank subsidiaries	657.97	133.26	94	412.80	160.45	89	342.12	155.92	86	119.79	132.17	49	225.46	178.13	64
Dividends from nonbank subsidiaries	0	2.76	25	21.73	6.19	87	138.48	4.90	98	6.84	3.41	79	6.65	7.53	72
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	657.97	183.35	91	434.52	213.42	87	480.59	203.53	88	126.63	174.85	38	232.11	260.40	55
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	159.60	43.79	97	103.12	43.30	94	88.66	45.96	88		60.28		100.59	66.55	85
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24		0.36		0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38		1.47		0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries	159.60	52.71	94	103.12	48.70	91	88.66	51.33	85		62.88		100.59	69.36	81
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	47.96		13.68	66.90	34	113.85	62.63	84		56.39		119.95	82.95	78	
Interest income from nonbank subsidiaries.....	3.25		0	2.38	31	0	2.44	31		7.38		0	20.25	26	
Management and service fees from nonbank subsidiaries	0.51		0	0.66	39	0	0.37	40		0.86		0	1.92	38	
Other income from nonbank subsidiaries.....	0.12		0.03	0.11	86	0.03	0.07	89		0.16		0	1.06	43	
Operating income from nonbank subsidiaries	64.26		13.72	94.31	22	113.88	87.22	76		79.84		119.95	150.41	64	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	72.55			36.58			38.10			43.51				61.23	
Interest income from subsidiary holding companies	15.40			5.06			5.26			8.40				6.54	
Management and service fees from subsidiary holding companies.....	0.27			0.75			0.73			0.44				0.36	
Other income from subsidiary holding companies	-3			-0.41			-0.40			0.01				0.29	
Operating income from subsidiary holding companies.....	85.23			47.30			58.37			55.20				76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99	67.73	89	94.98	72.55	50	71.17	74.16	25	94.46	69.76	52	96.83	67.32	63
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.99	81.70	81	94.98	82.68	38	71.17	83.13	22	94.46	82.20	38	96.83	78.80	43
Dividends from nonbank subsidiaries	0	2.90	24	5	3.56	79	28.81	3.07	92	5.39	1.95	84	2.86	2.65	73
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0.01	0.01	90	0.01	0.01	90	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	5.01	5.69	74	28.82	4.67	88	5.39	4.70	75	2.86	7.29	65
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	23.52	27.96	57	30.81	28.03	62	30.80	26.38	64	30.80	27.08	62	30.74	28.33	66